

"As I stated on the phone, we have not contacted a lawyer. We hope to settle this fairly. The doctors have basically told Rita she will have to live with the pain in her legs, and they will try and manage it with some drugs. As I also stated, our biggest frustration has been that no one has visited or seen us in person. We have kept a log and pictures following the accident and thought that would be helpful, but I guess not. I know you have certain guidelines to follow for certain injuries, but I can't see how you can tell how much pain that Rita suffered, or how it has changed our lives without even talking to us. Let me know what other information you need from us."

Milt Munson's letter to Allstate adjuster
before hiring an attorney.

1125 KELLY JOHNSON BLVD, STE 375
COLORADO SPRINGS CO 0

PHONE NUMBER: 719-536-3700
OFFICE HOURS: MONDAY-FRIDAY 8:00-4:30

Allstate
You're in good hands.

July 5, 1999

RITA MUNSON
2705 HOWARD RD
HELENA MT 59602

Allstate Insurance Company
Date of Accident: June 26, 1999
Claim Number: 6796700455 TAJ

RE : WHAT TO EXPECT DURING THE CLAIM PROCESS

Dear Ms Munson:

I am sorry to hear about your accident. I would like to share with you what you can expect during the processing of your claim.

Allstate is prepared to work with you directly to resolve your claim. Allstate's goal is to provide you with quality service by:

- explaining the claim handling process,
- responding to your questions,
- keeping you informed, and
- conducting a prompt investigation to fairly evaluate your claim.

Depending on the facts of your accident, Allstate may assist with any car repairs and temporary transportation and make an offer of compensation for any injuries you may have suffered.

In addition, I have enclosed for your reference a document which may answer some questions you may have regarding the role of an attorney in the claim process.

Thank you for taking the time to read this important letter regarding the claim process. If you have any additional questions, please do not hesitate to call me. If I am not available, please leave a message on my voice mail, and I will call you back as soon as I can.

If, for whatever reason, you become dissatisfied with our handling of your claim, please let me know immediately so that we have the opportunity to address your concerns.

Sincerely,

Anita Jones/imb

ANITA JONES
719-536-3742
Allstate Insurance Company

GIO-MT/1/03/0

MA0007RM

1) Am I required to hire an attorney to handle my claim?

No. In fact, each year Allstate settles claims directly with many accident victims with no attorneys involved in the claim settlement process.

2) Will an attorney make the claim settlement process faster for me?

Studies conducted by the Insurance Research Council found that people who settle insurance claims without an attorney generally settle their claims more quickly than those who have hired attorneys.

3) How much are attorneys' fees and who pays for them?

Attorneys often take up to one-third of the settlement you receive after deducting expenses incurred. If you settle directly with Allstate, however, the settlement is yours. (You may still need to pay any outstanding medical or other expenses.)

4) If I don't get an attorney now, can I still get one later?

You may hire an attorney at any time in the process. In each state, there is a time limit (generally no less than one year following the accident) for taking legal action against Allstate's policyholder. Before you decide to see an attorney, you may wish to seek an offer from Allstate first. If an attorney believes he or she can achieve a higher settlement, you can then see whether the attorney is able to accomplish that. And, you may wish to hire an attorney on the condition that the contingent fee apply only to the settlement amount in excess of what Allstate offered to you without the attorney's assistance.

5) Should I seek the advice of an attorney?

Whether you should retain an attorney is your decision. An attorney may be able to provide valuable advice, and may be able to help you advance your interests.

Note: Allstate is obligated to protect the interests of its own insured. Your interests and the interests of Allstate may not be the same. However, Allstate's goal is to resolve your claim in a fair and appropriate manner.

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